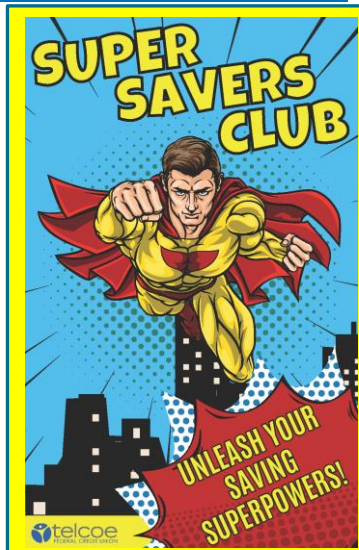


## Celebrating Youth Month

**April is International Credit Union Month.**

At Telcoe, we want to make saving for the future fun and help younger members appreciate the importance of putting money aside.

**Youth Month April 1st – April 30<sup>th</sup>.**



- Must be eligible for youth account and 0-18 years of age. There will be:
  - **Stickers**
  - **Coloring Contest**
  - **Youth Certificate of Deposit specials**
  - **No membership fee for new youth accounts**
  - **College Scholarship Applications**-open to high school seniors who plan to attend a university, college or technical college/school. Scholarship deadline is April 28, 2024. Click here for Scholarship Information → [Scholarship Inquiry](#)

## 2024 Tax Day Deadline

**Telcoe Members:** Friendly reminder that Tuesday, **April 15<sup>th</sup> is Tax Day deadline!**



TurboTax guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. For more information please visit → [Telcoe Federal Credit Union Member Discounts](#).

## Finance and Drive!

With Tax Season upon us, now is the perfect time to put your Tax Refund into overdrive with a Telcoe auto loan. Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get started on your Refinance or Preapproval today!



- **The lowest rates in the state!**
- **Up to 90 days before your first payment**
- **Wide range of terms**
- **Same-day funding options**
- **GAP, warranties and payment protection available** (including Involuntary Unemployment Protection)

\* APR=Annual Percentage Rate. Membership eligibility required. Final rate is set by your credit score, terms, LTV, and payment method. Rates can change at any time. Approval is required. Offer could end at any time.

## Christmas Club

Did you know that 62% of Americans have less than \$1,000 in savings and 21% don't have a savings account at all? **Open your FREE**



**Christmas savings account today! Christmas club accounts are a wonderful way to save.** They are very popular and really encourage you to save since you can only withdraw once per year.

Email Amanda to get your Christmas club opened today: [Amanda@telcoe.com](mailto:Amanda@telcoe.com).

# Budgeting Worksheet

Create a monthly budget in two simple steps.

Setting a budget and developing a spending plan is a great way to relieve uncertainty and stress while also helping you to figure out how to meet both your short-term and long-term financial goals. Use this worksheet to calculate your monthly expenses and income to get an idea of what you have to work with, what your commitments are, and what you have remaining to devote to your goals.



- **#1 Calculate Your Monthly Income**  
**Figure out how much you get paid each month, after taxes are removed, and add it to the table.**
- **#2 Calculate Your Monthly Expenses**

Click here for a FREE budgeting worksheet you can use at home → [Budgeting Worksheet \(greenpath.com\)](https://www.greenpath.com)

# Upcoming Holiday Closings

**Memorial Day:** Saturday May 25<sup>th</sup> and Monday May 27<sup>th</sup>

**Juneteenth:** Wednesday June 19<sup>th</sup>

**Independence Day:** Thursday July 4<sup>th</sup> and Saturday July 6<sup>th</sup>



# Silver Dollar City Discount

Another perk to being a Telcoe Member!!

Summer will be here before we know it.

Enjoy a SDC **Telcoe discount** on your one day tickets, season passes and more!

**\*\*Offer valid online only**, not at main gate. No refunds, No outside food or drinks allowed. Regular parking fees apply if you do not have a season parking pass.



# Financial Wellness

The financial well-being of your employees directly impacts your overall success. You can help them improve their financial wellness by giving them access to a banking relationship (Telcoe) that can connect them with financial products, services, education and support. Email [Amanda@telcoe.com](mailto:Amanda@telcoe.com) to get more information.

**THE FACTS!**

Financially-stressed employees are twice as likely to look elsewhere.

<b>41%</b> Employees likely to say that financial stress has majorly impacted their productivity at work	<b>42%</b> Likely to be looking for a new job because of financial stress	<b>69%</b> Less likely to feel valued at work
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We always put members first.

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